

Amendments to the Specification:

Please replace the paragraph at page 1, lines 3-6 with the following replacement paragraph (additions underlined; deletions struck through).

This application is a continuation-in-part of PCT patent application serial no. _____ PCT/US01/51437, filed October 19, 2001, and published as WO 02/067175, which is a continuation-in-part of U.S. patent application serial no. 09/694,050 filed October 20, 2000, which is a continuation-in-part of U.S. patent application serial no. 09/641,820, filed August 18, 2000, the disclosures of all of which are incorporated herein by reference.

Please replace the paragraph at page 15, lines 1-18 with the following replacement paragraph (additions underlined; deletions struck through):

It should also be noted that the communication link 46 extending between the server ~~42~~ 38 and each of the branch offices 44 may have alternative configurations. For example, in some applications access over the Internet may itself be adequate, recognizing the vagaries of Internet service availability, reliability, and processing speed. Alternatively, this communication link 46 could well be a dedicated pipeline providing broadband service connection full time with back up connections to ensure continuous communication between a particular branch office or groups of branch offices and the service providers business operations computer system 36. Some branch offices might even be served through satellite links. Indeed, it is even possible that a mixture of these wide variations of service level be present within a single organization's structure depending upon communication link cost and availability balanced against service needs. It should merely be noted for present purposes that this communication link 46 serves as the electronic umbilical cord through which branch offices 44 communicate with the business computer system 36 of the present invention.